



Docket No. 286052-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DECLARATION AND POWER OF ATTORNEY

As a below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names.

We believe we are the original, first and joint inventors (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN ADVANCE PAYMENT THROUGH USE OF CREDIT CARD

(check one)

- ☒ is attached hereto
- ☐ was filed on: _____
- ☐ Application Serial No: _____
and was amended on: _____ (if applicable)

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56 (a).

We hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

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Prior Foreign Application(s)

<u>Number</u>	<u>Country</u>	<u>Date Filed</u> (mo/day/year)	<u>Priority Claimed</u> (yes or no)
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We hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application
Serial No.

Filing Date

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY:

As named inventors, we hereby appoint the following attorneys to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Allen Bloom, Registration No. 29,135
Arthur E. Jackson, Registration No. 34,354
Thomas S. Deibert, Registration No. 40,984
Kara W. Swanson, Registration No. 39,851

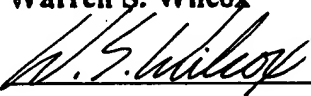
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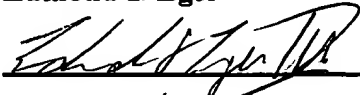
Send Correspondence to:

Allen Bloom, Ph.D., Esq.
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P.O. Box 5218
Princeton, New Jersey 08543-5218

Direct Telephone Calls to:

Allen Bloom
(609) 620-3214

Full name of Inventor: **Warren S. Wilcox**
First Inventor's signature: 
Date: April 7, 1999
City and State of Residence: **Willow Grove, PA**
Citizenship: **United States**
Post Office Address: **Regency Towers, Apt. 206, 1003 Easton Road**
Willow Grove, PA 19090

Full name of Inventor: **Edmond I. Eger**
Second Inventor's signature: 
Date: 4/6/99
City and State of Residence: **Wayne, PA**
Citizenship: **United States**
Post Office Address: **222 Beech Tree Lane**
Wayne, PA 19087

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ASSIGNMENT

WHEREAS, WE, Warren S. Wilcox and Edmond I. Eger (hereinafter collectively referred to as ASSIGNOR) have jointly invented certain inventions relating to **System and Method For Administration Of Credit Card Incentive Program Wherein Credit Card Holder Earns Rebate In Form Of Installment Loan Advance Payment Through Use Of Credit Card** for which an application for Letters Patent of the United States is being filed herewith,

WHEREAS, Fleet Credit Card Services, L.P., a limited partnership organized under the laws of the State of Rhode Island, having a place of business at 101 Gibraltar Road, Horsham, PA USA (hereinafter referred to as ASSIGNEE) is desirous of acquiring the entire interest in, to and under said inventions and any and all patents to be obtained therefor;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN: Be it known that in consideration of the payment by ASSIGNEE of valuable consideration to each of Warren S. Wilcox and Edmond I. Eger the receipt and adequacy of which is hereby acknowledged, and for other good and valuable consideration, ASSIGNOR hereby sells, assigns, and transfers to ASSIGNEE and the successors, assigns and legal representatives of the ASSIGNEE all of ASSIGNOR'S right, title and interest in and to said inventions and said application and to any and all inventions described in said application for the United States, its territorial possessions and all foreign countries, and all of ASSIGNOR'S right, title and interest in and to any and all Letters Patent which may be granted therefor in the United States, its territorial possessions and all foreign countries, and in and to any and all continuations-in-part, continuations, divisions, substitutes, reissues, extensions, renewals, and reexaminations thereof, and all other applications for Letters Patent relating thereto which have been or shall be filed in the United States, its territorial possessions and/or any foreign countries, and all rights, together with all priority rights, under any of the international conventions, unions, agreements, acts, and treaties, including all future conventions, unions, agreements, acts, and treaties;

ASSIGNOR requests that any and all patents for said inventions be issued to said ASSIGNEE, its successors, assigns and legal representatives, or to such nominees as it may designate.

ASSIGNOR authorizes and empowers the said ASSIGNEE, its successors, assigns and legal representatives to invoke and claim for any application for patent or other form of protection for said inventions filed by it or them, the benefit of the right of priority provided by the International Convention for the Protection of Industrial Property, as amended, or by any convention which may henceforth be substituted for it, and to invoke and claim such right of priority without further written or oral authorization from ASSIGNOR.

ASSIGNOR hereby consents that a copy of this assignment shall be deemed a full legal and formal equivalent of any assignment, consent to file or like document which may be required in any country for any purpose and more particularly in proof of the right of the said

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ASSIGNEE, its successors, assigns, and legal representatives, to claim the aforesaid benefit of the right of priority provided by the International Convention for the Protection of Industrial Property, as amended, or by any convention which may henceforth be substituted for it.

ASSIGNOR agrees that, when requested to carry out in good faith the intent and purpose of this assignment, at the expense of said ASSIGNEE, its successors, assigns and legal representatives, the ASSIGNOR will execute all continuations-in-part, continuations, divisions, substitutes, reissues, extensions, renewals, and reexamination thereof and any legal equivalent thereof in a foreign country, execute all rightful oaths, assignments, powers of attorney and other papers, testify in any legal or quasi legal proceedings and any legal equivalent thereof in a foreign country; communicate to said ASSIGNEE, its successors, assigns, and legal representatives, all facts known to the ASSIGNOR relating to said inventions and the history thereof; and generally do everything possible which said ASSIGNEE, its successors, assigns or legal representatives, shall consider desirable for aiding in securing, maintaining and enforcing proper patent protection for said inventions and for vesting title to said inventions and all applications for patents on said inventions in said ASSIGNEE, its successors, assigns and legal representatives.

ASSIGNOR covenants with said ASSIGNEE, its successors, assigns and legal representatives, that the rights and property herein conveyed are free and clear of any encumbrance, and that ASSIGNOR has full right to convey the same as herein expressed.

Signed at Horsham, PA, USA
(City, Province or state, country)

W. S. Wilcox
Warren S. Wilcox

April 7, 1999 5-19-99
(Date)

WITNESS:

Linda C. Morris
(Please Print Name)

[Signature]
(Signature)

5-19-99
(Date)

WITNESS:

MILLICENT PICKER
(Please Print Name)

Millicent Picker
(Signature) (Date)

5-19-99

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Signed at Horsham, PA, USA
(City, Province or state, country)

Edmond I. Eger
Edmond I. Eger

4/6/99
(Date)

WITNESS:

Emory C Morris
(Please Print Name)

Emory C Morris
(Signature)

4/6/99
(Date)

WITNESS:

Millicent Pickler
(Please Print Name)

Millicent Pickler
(Signature)

4/6/99
(Date)